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1772274

AFTER RECORDING RETURN TO: MID-AMERICA MORTGAGE CORPORATION

FINAL DOCUMENTS DEPARTMENT
361 FRONTAGE ROAD
BURN RIDGE, IL 60521

BOX 392

93493271

DEPT-01 RECORDING

\$35.00

1600001 TRAM 2227 06/28/93 12111300
263727 1615 N. HONORE ST. CHICAGO, IL 60622
COOK COUNTY RECORDER

93493271

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JUNE 14, 1993.

The mortgagor is Felipe Pina, Araceli Pina, his wife, William Pina, an unmarried man and Alberto Pina, an unmarried man ("Borrower"). This security is given to MID-AMERICA MORTGAGE CORPORATION, which is organized and existing under the laws of The State Of Illinois, and whose address is 361 Frontage Road, Burn Ridge, IL 60521 ("Lender").

Borrower owes Lender the principal sum of ONE HUNDRED SEVEN THOUSAND TWO HUNDRED FIFTY DOLLARS

(U.S. \$107,250.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JULY 1, 2023. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

LOT 79 IN BLOCK 35 IN E. RANDOLPH SMITH'S SUBDIVISION OF BLOCKS 34, 35, 36 AND 37 IN SHEFFIELD'S ADDITION TO CHICAGO IN THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT PARCEL 14-31-487-019-0000

93493271

which has the address of 1615 N. HONORE STREET, CHICAGO, IL 60622

and is described as follows: A single family residence, one and one-half stories, with a front porch, located at 1615 N. HONORE STREET, CHICAGO, IL 60622, having a total area of approximately 1,800 square feet, and containing the following rooms: Living Room, Dining Room, Kitchen, Two Bed-Rooms, Bath, and a central Porch.

Property Address: 1615 N. HONORE STREET, CHICAGO, IL 60622

ILLINOIS Single Family Fannie Mae/Predile Mac UNIFORM INSTRUMENT

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Borrower within 10 days of the filing of notice above within 10 days of the filing of notice. Borrower shall satisfy the lien or take one or more of the actions set forth below. Borrower's notice is subject to a lien which may attain priority over this Security Instrument. Lender may give any part of the Property to the Lender subordinate to the lien to this Security Instrument. If the Lender determines that agreement satisfactory to the Lender to prevail the lien to this Security Instrument. If the Lender determines that Lender's opinion operates to prevent the enforcement of the lien, or (c) secures from the holder of the lien an Lender; (b) conveys in good faith the lien by, or defends against enforcement of the lien, legal proceedings which Borrower shall promptly disclose any lien which has priority over this Security Instrument unless

Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall pay them on time directly to the person owed payment. Any payment made by Lender to Lender, any amount, Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in full manner,

to the Property which may attain priority over this Security Instrument, and leasehold payments of ground rent, if to the Person payed in full under paragraph 2, or if not paid in full manner,

any amount payable under paragraph 2; third, to trustee due; fourth, to principal due; and last to any late charges due

under paragraph 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender credit against the sums secured by the Security Instrument.

Borrower any funds held by Lender, shall apply any funds held by Lender at the time of acquisition or sale as a discretionary payment in full of all sums secured by this Security Instrument, Lender prior to the acquisition or sale of the Property, shall apply any funds held by Lender at the time of acquisition or sale as a

Borrower any funds held by Lender, shall apply any funds held by Lender at the time of acquisition or sale as a discretionary payment in full of all sums secured by this Security Instrument, Lender prior to

Borrower shall make up the deficiency in no more than twelve months after it to make up the deficiency, Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to notify

Funds held by Lender at any time is not sufficient to pay the Escrow items when due, Lender may so notify account to Borrower for excess Funds in accordance with the requirements of applicable law.

If the Funds held by Lender exceed the amounts permitted to be held by the enforceable law, Lender shall instrument.

The Funds are pledged as additional security for all sums secured by this Security the Funds was made. The Funds are pledged as additional security for all sums secured by this Security annual accounting of the Funds, showing credits and debits to the Funds, and the purpose for which each is to agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an paid, Lender shall not be required to pay Borrower any interest on the Funds. Lender may make up to one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a and applicable Escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and analyzing the Escrow items. Lender may not, except for holding the Funds, annually Funds to pay the Escrow items, Lender is such an institution, whose deposits are insured by a Federal Agency, instrumentality, or entity (including Lender, if Lender is in an institution, whose deposits are insured by a Federal Agency, instrumentality, or

The Funds shall be held in an institution, whose deposits are insured by a Federal Agency, instrumentality, or

expenditures of future Escrow items or other items in accordance with applicable law.

The Funds shall be held in an institution, whose deposits are insured by a Federal Agency, instrumentality, or

amount, Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of sets a lesser amount. If so, Lender (a), at any time, collects and holds Funds in an amount not to exceed the lesser amount from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless sooner law then applies to the Funds may require for Borrower's account under the Real Estate Settlement Procedures Act of 1974 as amended and hold Funds in an amount not to exceed the maximum amount a Lender for a federally related mortgage loan

and hold Funds in an amount not to exceed the maximum amount a Lender for a federally related mortgage loan and may require for Borrower's account under the Real Estate Settlement Procedures Act of 1974 as and collect payment of mortgage insurance premiums. These items are called "Escrow Items". Lender may, in lieu of the

and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the insurance premium; (d) yearly flood insurance, if any; (e) yearly mortgage insurance premiums, if any;

(Funds), for: (a) carry taxes and assessments which may attain priority over this Security Instrument as a lien on the property; (b) yearly leasehold payments on the property, if any; (c) yearly hazard or property insurance premium; (d) yearly flood insurance, if any; (e) yearly hazard or property insurance premium;

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day the monthly payments are due under the Note, until the Note is paid in full, a sum under the Note.

1. Payments of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

Limited Variations by Jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform covenants for all uses and non-uniform covenants with

subject to any encumbrances of record.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the title to the Property against all claims and demands,

COVERED by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

TOGETHER WITH all the improvements now or hereafter erected on the property, and all extensions,

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5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgement could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and incurring on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7, shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by the Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required.

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- W.P.
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Instrument and the Note are declared to be severable.
the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument or the Note conflict with applicable law, such conflict shall not affect other provisions of clause of this Security Instrument
the jurisdiction in which the property is located. In the event that any provision of clause of this Security Instrument
15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of

Lender when given as provided in this paragraph.
Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or
be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to
to the property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall
or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed
16. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it

reduced to a partial prepayment without any preage under the Note.
the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the
which exceeded limits will be refunded. Lender may choose to make this refund
amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower
in connection with the loan exceed the permitted limit, then: (a) any such loans charges shall be reduced by the
loan charges, and that law is fully interpreted so that the interest or other loan charges collected up to be collected
17. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum

with regard to the terms of this Security Instrument or the Note without limit Borrower's costs.
agrees that Lender and any other Borrower may agree to extend, modify, forfeit or make any accommodations
Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c)
Instrument only to mortgagee, grantee and conveyee that Borrower's interest in the property securing this
Borrower who co-signs this Security Instrument but does not execute the Note; (d) is co-signing this Security
subject to the provisions of paragraph 17, Borrower's covenants and agreements shall be joint and several. Any
agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower.

12. Successors and Assigns; Joint and Several Liability; Co-signers. The conventional and
any right of remedy shall not be a waiver of or preclude the exercise of any right of remedy.
demanded made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising
time for payment otherwise modify amortization of the sum secured by this Security Instrument by reason of any
interest. Lender shall not be required to release the liability of the original Borrower or Borrower's successors in
interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in
modification of amortization of the sum secured by this Security Instrument granted by Lender to any successor in
11. Borrower Not Released; Forbearance; By Lender Not a Waiver. Extension of the time for payment of
of such payments.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not
extend or postpone the due date of the non-nationally payable referred to in paragraph 1 and 2 or change the amount
date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to recompensation of
offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the
If the property is abandoned by Borrower, or if, after notice to Borrower that the condominiums

Lender otherwise agrees in writing or unless applicable law otherwise provides, the proceeds shall be applied to the
before the taking is less than the amount of the sum secured immediately before the taking, unless Borrower and
to Borrower. In the event of a partial taking of the property in which the fair market value of the property immediately
taking, divided by (b) the fair market value of the property immediately before the taking. Any balance shall be paid
proceeds multiplied by the following fraction: (a) the total amount of the sum secured immediately before the
otherwise agrees in writing, the sum secured by this Security Instrument shall be reduced by the amount of the
amount of the sum secured by this Security Instrument immediately before the taking, unless Borrower and Lender
property in which fair market value of the property immediately before the taking is equal to or greater than the
Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the
In the event of a total taking of the property, the proceeds shall be applied to the sum secured by this
condemnation, are hereby assigned and shall be paid to Lender.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in
connection with any condemnation or other taking of any part of the property, or for convenience in lieu of
inspecion.

9. Inspection. Lender or its agent may make reasonable entries upon and inspection of the
Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the
law.

mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable
premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for
provided by an insurer approved by Lender against becomes available and is obtained, Borrower shall pay the
all the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires)

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16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial action in accordance with Environmental Law. In paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding, the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

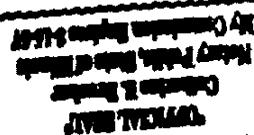
23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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Form 3014-09/90

This instrument prepared by:

TREASER 8611



My Commission Expires:

Notary Public

TELE 3

JULY 6

14 Day of

Given under my hand and official seal, this 14 day of July, 1990,
as he / I free and voluntary act, for the uses and purposes herein set forth.
Appeared before me this day in person, and acknowledged that : signed and delivered the said instrument
personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument.

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that
HIS WIFE, WILLIAM PINA, AN UNMARRIED MAN AND ALBERTO PINA, AN UNMARRIED MAN
FELICE PINA, MABEL PINA,

STATE OF ILLINOIS
COUNTY OF COOK
} B6:

WILLIAM PINA (Seal)	Social Security Number 356-70-8946 Borrower	ALBERTO PINA (Seal)	Social Security Number 356-70-9289 Borrower	ARACELI PINA (Seal)	Social Security Number 462-23-3030 Borrower
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FELICE PINA (Seal)	Social Security Number 362-48-9581 Borrower	GRACELI PINA (Seal)	Social Security Number 362-48-9581 Borrower	CAROLE PINA (Seal)	Social Security Number 356-70-8946 Borrower
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APR 14 1990					
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Instrument and in any rider(s) executed by Borrower and recorded with it.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument.

- Adjustable Rate Rider
- Condominium Rider
- 1-4 Family Rider
- Graduate Payment Rider
- Biweekly Payment Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Second Home Rider
- Balloon Rider
- V.A. Rider
- Other(s) [Specify]

24. Riders to this Security Instrument. [If one or more riders are executed by Borrower and recorded
together with this Security Instrument, the covenants and agreements of this Security Instrument shall be incorporated into
and shall amend and supplement the covenants and agreements of each such rider as if the rider(s) were a
part of this Security Instrument. [Check applicable box(es)]]

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1-4 FAMILY RIDER Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 14TH day of JUNE 1993
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security
Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's
Note to MID-AMERICA MORTGAGE CORPORATION (the "Lender") of the same date and covering the Property
described in the Security Instrument and located at:

1615 N. MONROE STREET, CHICAGO, IL 60622

(Property Address)

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument,
Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property
described in the Security Instrument, the following items are added to the Property description, and shall also
constitute the Property covered by the Security Instrument: building materials, appliances and goods of every
nature whatsoever or now or hereafter located in, on, or used, or intended to be used in connection with the Property,
including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas,
water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing,
bathtubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers,
dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors,
cabinets, paneling and attached floor coverings now or hereafter attached to the Property, all of which, including
replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the
Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the
household estate if the Security Instrument is on a household) are referred to in this 1-4 Family Rider and the Security
Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change
in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower
shall comply with all laws, ordinances regulations and requirements of any governmental body applicable to the
Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien
inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other
hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first
sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining
covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the
Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender
shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole
discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a
household.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION.
Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the
Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's
agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's
agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to
paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be
paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an
assignment for additional security only.

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If Lender gives notice of breach to Borrower; (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rent, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

Felipe Pina _____ (Seal)
FELIPE PINA Mortgagor

Araceli Pina _____ (Seal)
ARACELI PINA Mortgagor

William Pina _____ (Seal)
WILLIAM PINA Mortgagor

Alberto Pina _____ (Seal)
ALBERTO PINA Mortgagor

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7000 3170 (D/90)

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